



# COVID-19 ACTIVITY REPORT

# 2020

# PCRB COVID TOPICS

## Four Distinct Areas of Focus for PCRB



### Data Reporting and Coding

Adjust and/or establish rules, data standards and processes related to pandemic event.



### Public Policy & Legislative

Provide fundamental guidance to stakeholders. Monitor state-specific legislative activity.



### Impact Response

Monitor workers compensation policy and claims data. Identify and establish benchmarks. Collaborate with other organizations. Analyze impact. Document and share findings.



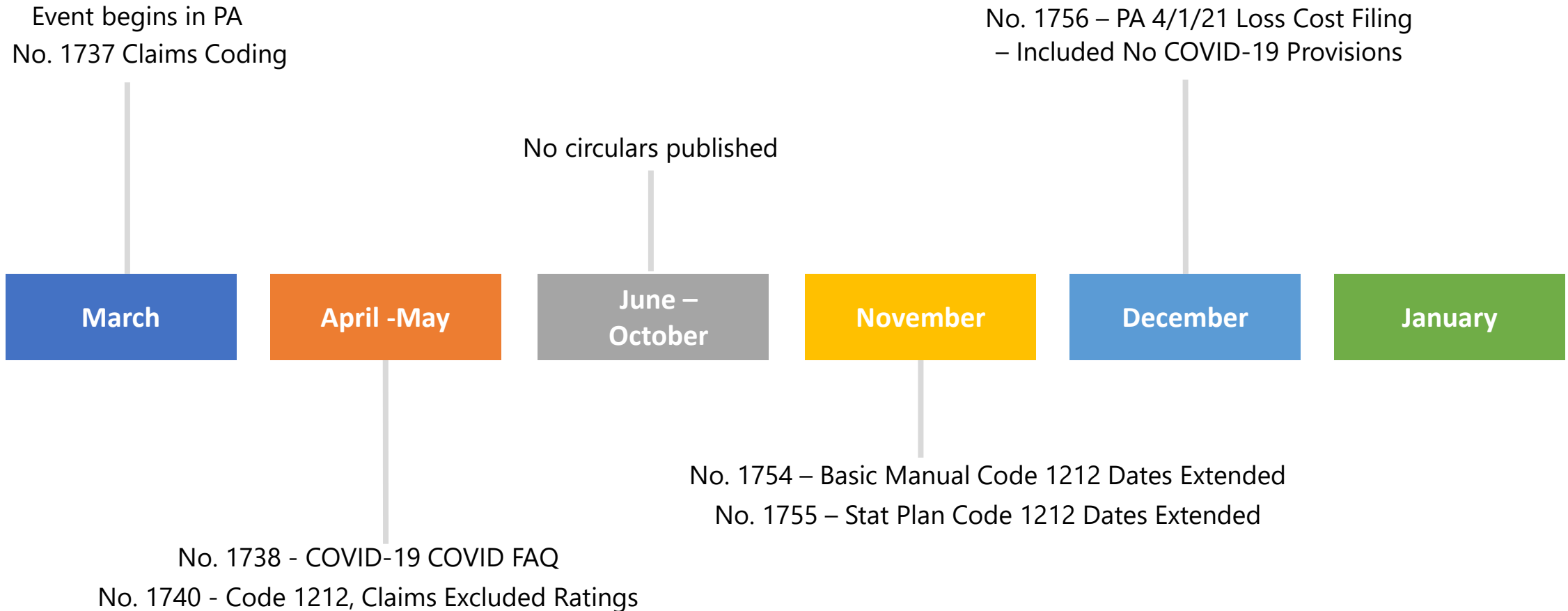
### Ratemaking & Rating Programs

Determine impacts to ratemaking and ratings. Adjust parameters if appropriate.

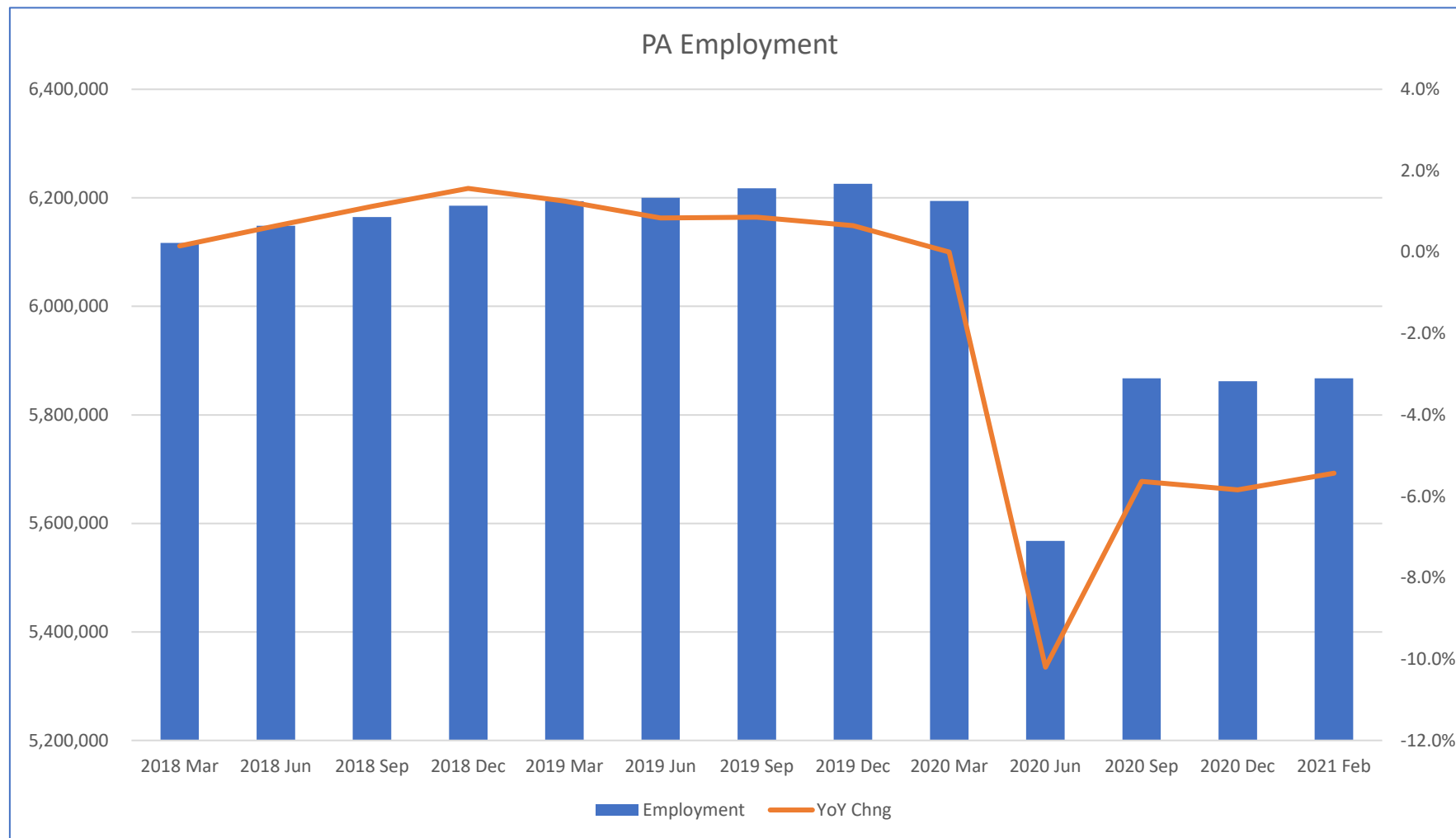


# Pandemic Related Filings

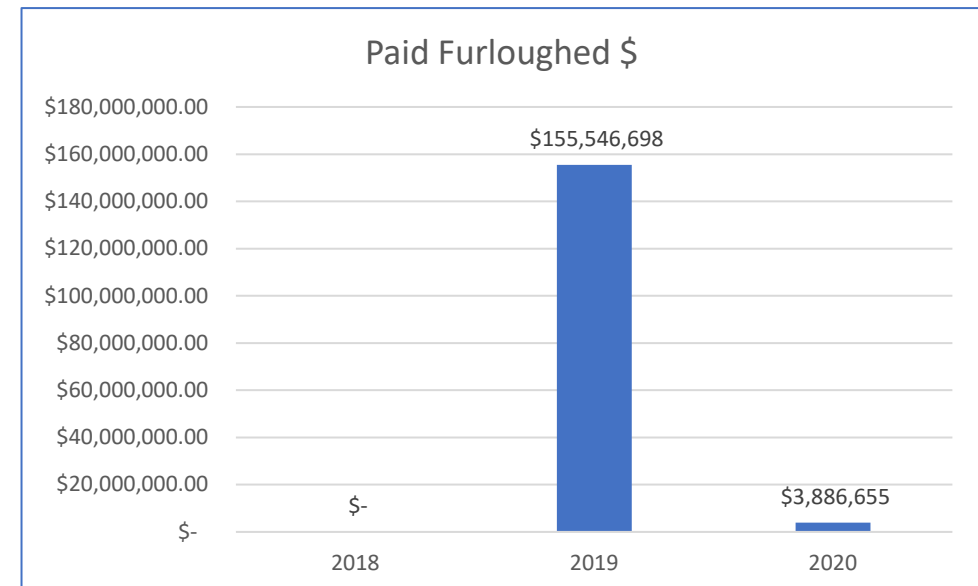
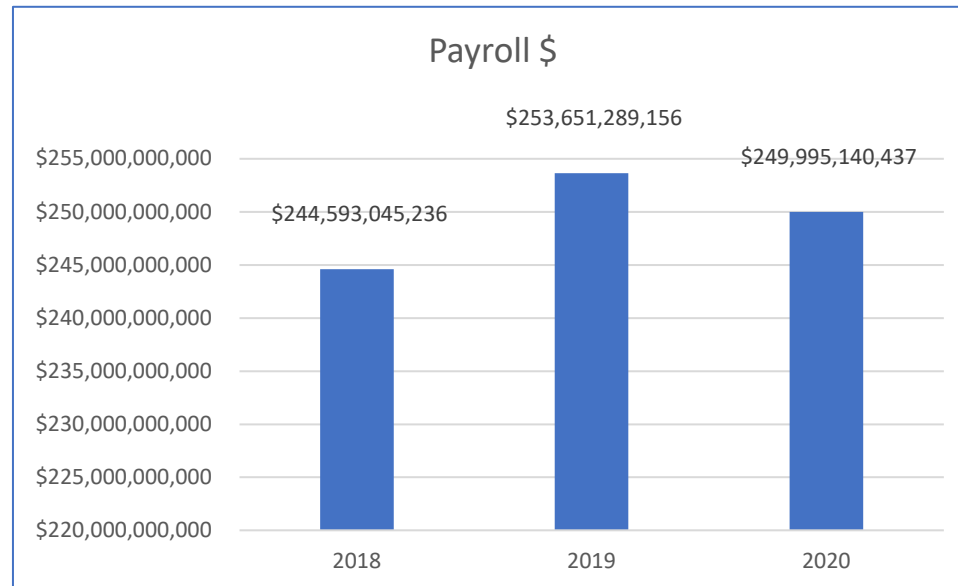
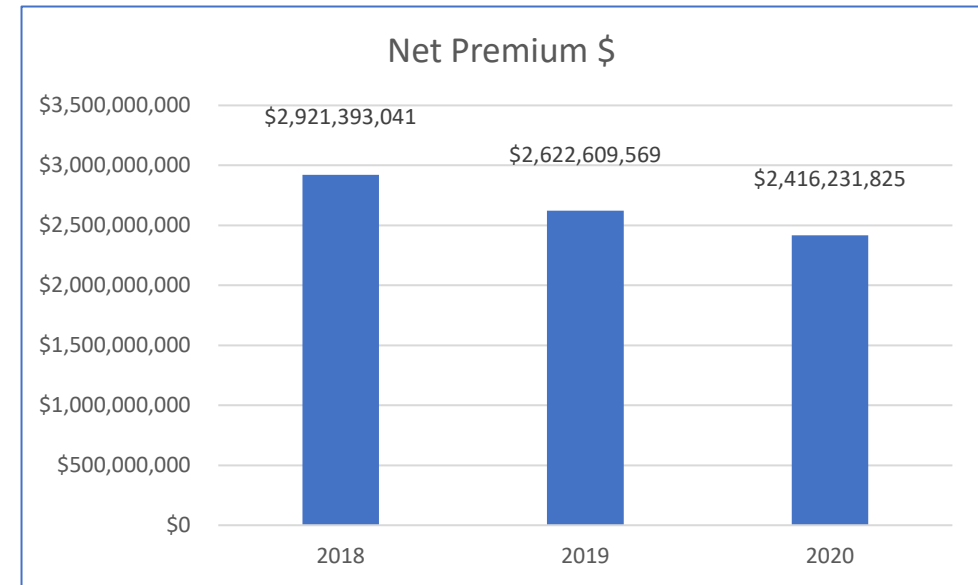
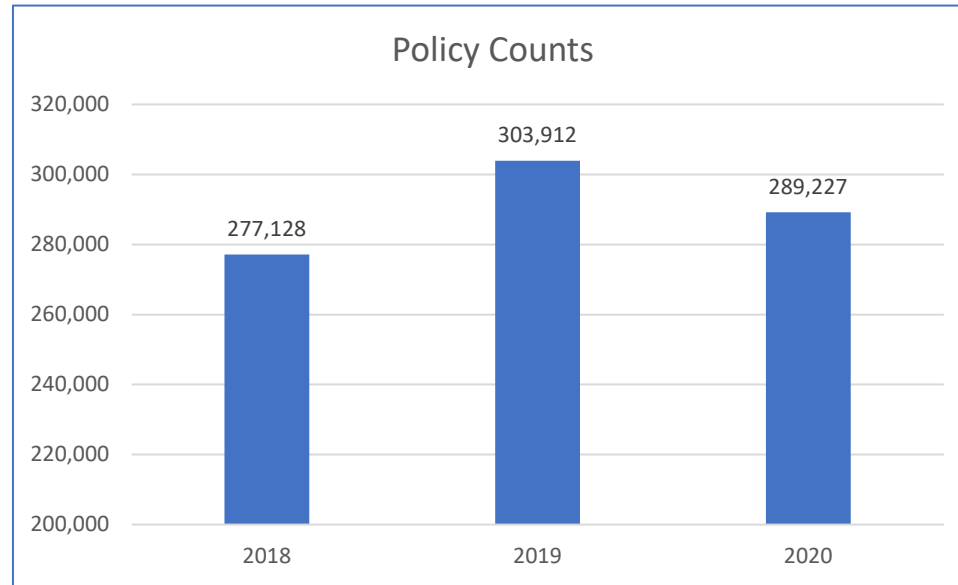
## PCRB Circulars Related to COVID-19



# The Pennsylvania Marketplace



# The Pennsylvania Private Insurer Marketplace



# CLAIMS DATA

## PCRB Initiatives - Organizing the Buckets



### Claims – Claims that occurred prior to the event

Claim that occurred prior to pandemic. Claims handling process changes? Was there a change in treatment? Return to work opportunities?



### Claims – Non-COVID

Ordinary workers compensation claims. What has changed? Impact of new work locations? Mix of types of claims? Types of injuries? Change in treatments? Lab work increasing?



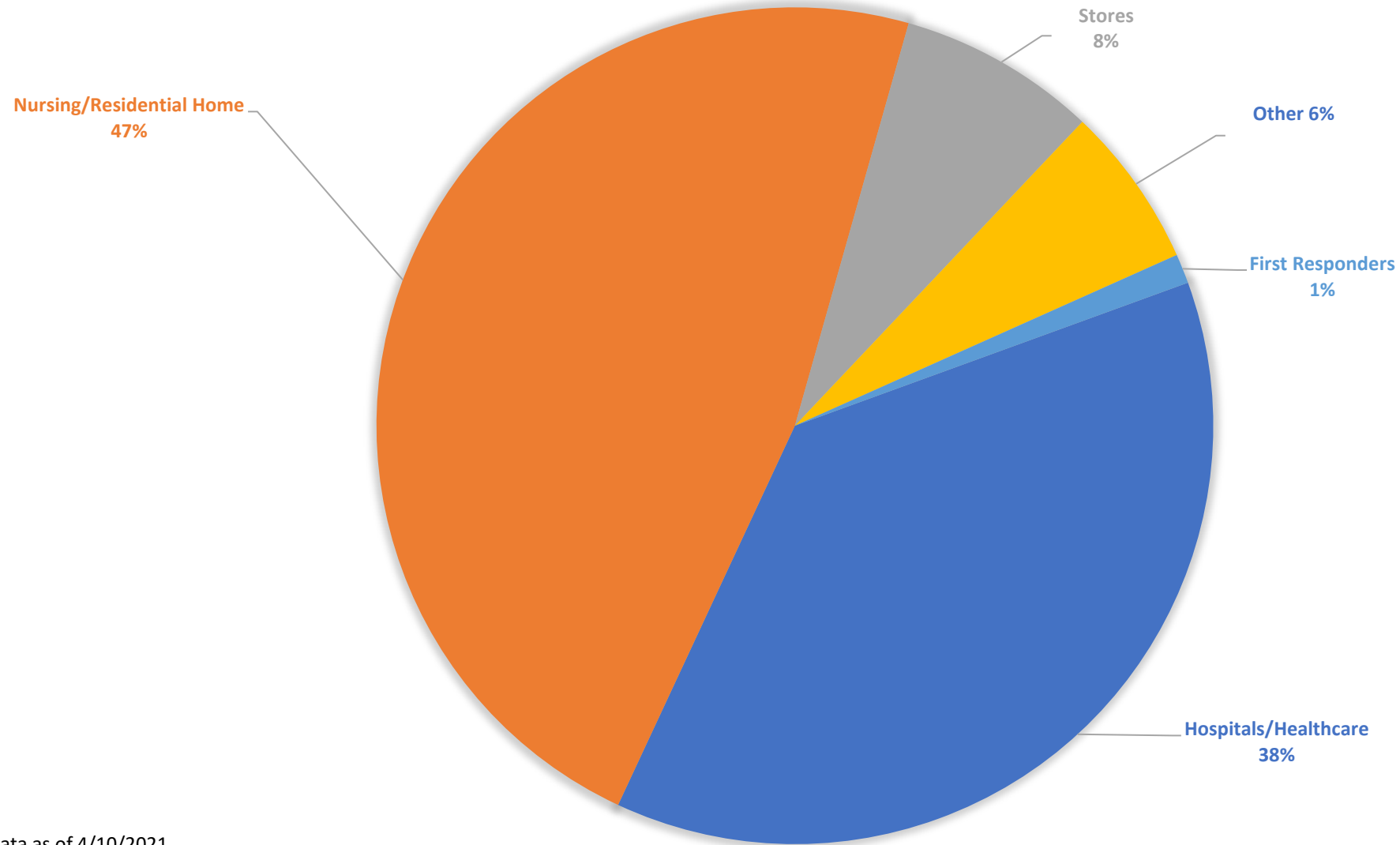
### Claims – COVID

Diagnosis of COVID. Which industries are most affected? What are the average costs? Catastrophic costs? Costs to the system?



# COVID-19 Claim Distribution

## By Type of Business

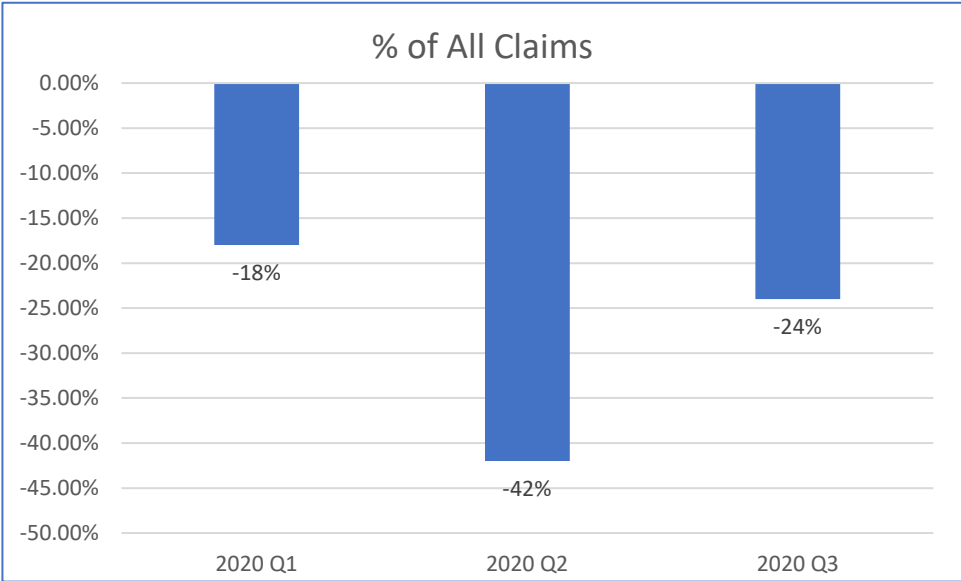
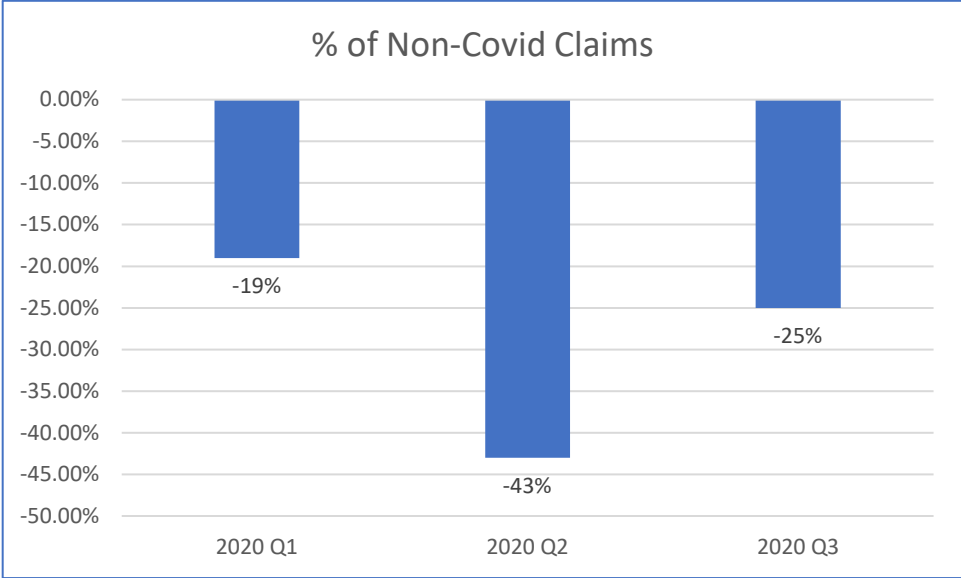
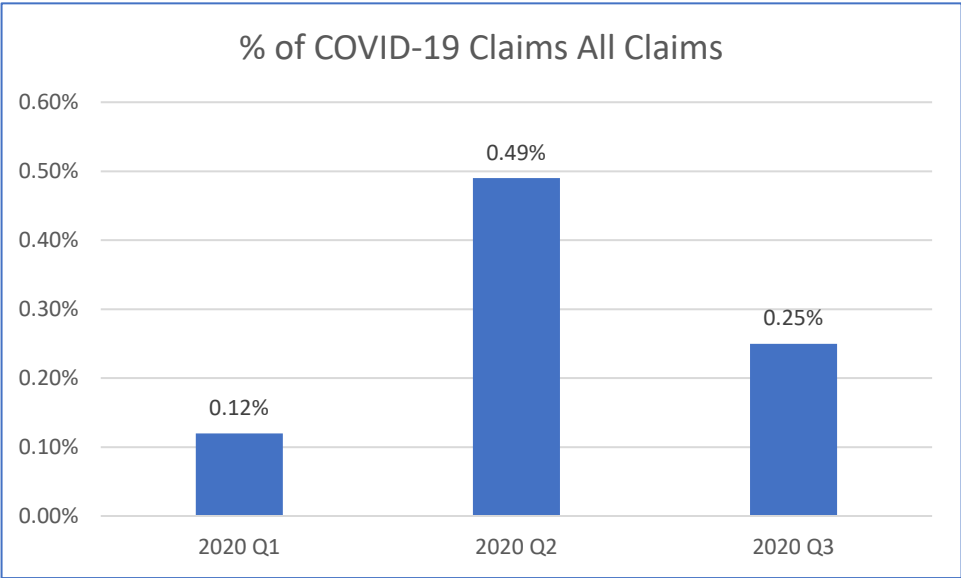


Source: USR Data as of 4/10/2021

*Preliminary Data*



# Pennsylvania COVID-19 Claims





# Key Observations for PA

- COVID-19 claim volume by private insurers is much lower than initially estimated.
- Claim volume in 2Q20 was significantly below the pre-COVID levels. Claim volume increased in 3Q20, although not to pre-COVID levels.
- Inpatient hospitalization is the key cost driver of claims with COVID-19 treatments. ICU services have not been a significant cost driver.
- Professional services such as physician office visits and physical therapy appointments are trending towards a return to pre-COVID levels starting in 3Q20.
- There continues to be no meaningful delays in time to initial treatment observed in 2020.
- After a large increase in the share of claims with telemedicine services in 2Q20, telemedicine utilization took a step back in 3Q20, but remained significantly above the 2019 utilization.
- Drug share of medical costs increased slightly in 2Q20, but only due to medical share decreasing. This trend appears to be reversing direction starting in 3Q20.

# SIMPLE MEDICAL DATA COMPARISONS

## COVID Impact

Medical Claim Volume

Claim Cost Drivers

Telemedicine

Emergency Room Visits

Doctors Appts

Physical Medicine

## Pennsylvania 2Q2020

Decrease 23%

Hospitalization  
72% Inpatient, 1.5% ICU

Increase 1152%,  
633 to 8K

Decrease 33%  
16K to 10K

Decrease 35%  
96K to 62K

Decrease 29%  
157K to 112K

## Pennsylvania 3Q2020

Increase 17%

Hospitalization  
65% Inpatient, 0.9% ICU

Decrease 68%,  
8K to 2.5K

Increase 32%  
10K to 14K

Increase 29%  
62K to 81K

Increase 17%  
112K to 130K

# SIMPLE MEDICAL DATA COMPARISONS

## COVID Impact

Share of Claims w/Surgery

Average time to Treatment  
(Office Visit)

Average Time to Treatment  
(Physical Medicine)

Average Time to Treatment  
(Surgery)

Scripts % of Total Cost

## Pennsylvania 2Q2020

Steady

Consistent with  
pre-covid

Consistent with  
pre-covid

Consistent with  
pre-covid

Increase (due to less medical  
share)

## Pennsylvania 3Q2020

Steady

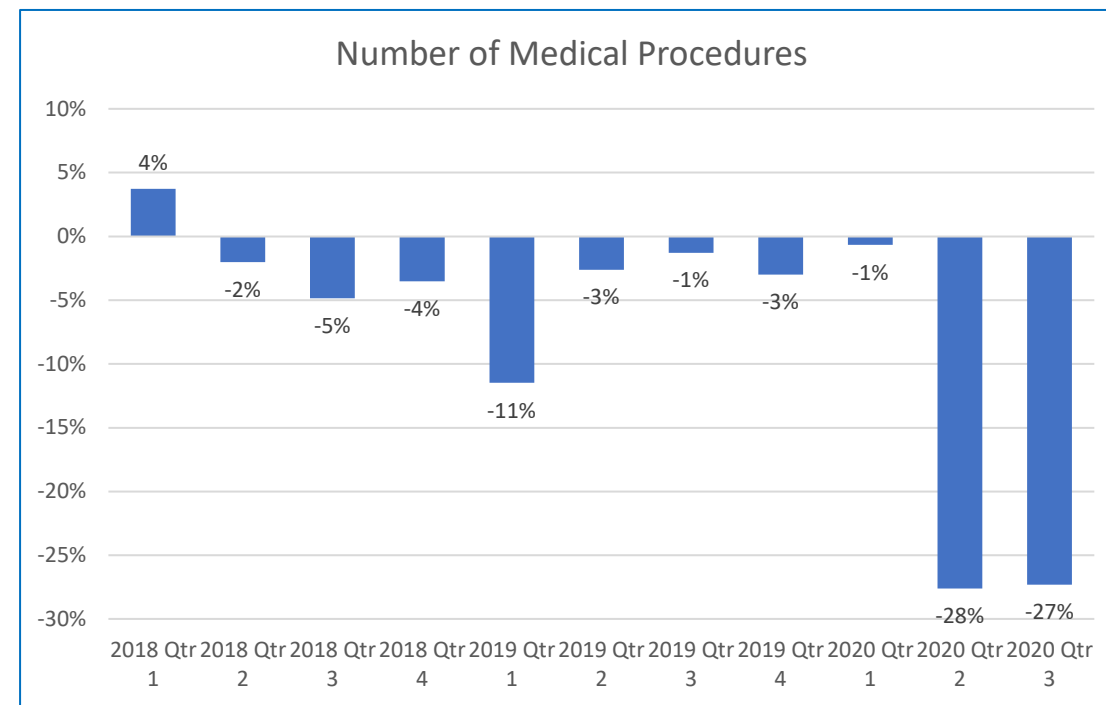
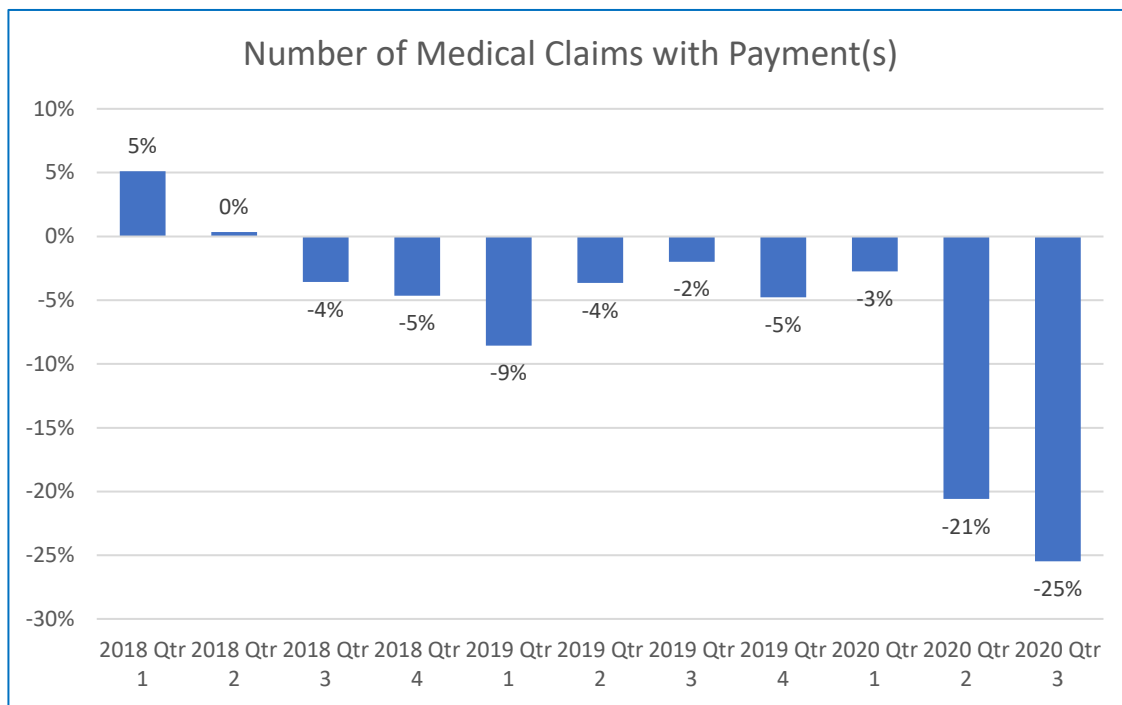
Slight Increase  
5.2 days to 6.4 days

Slight Decrease  
30.6 days to 26.8 days

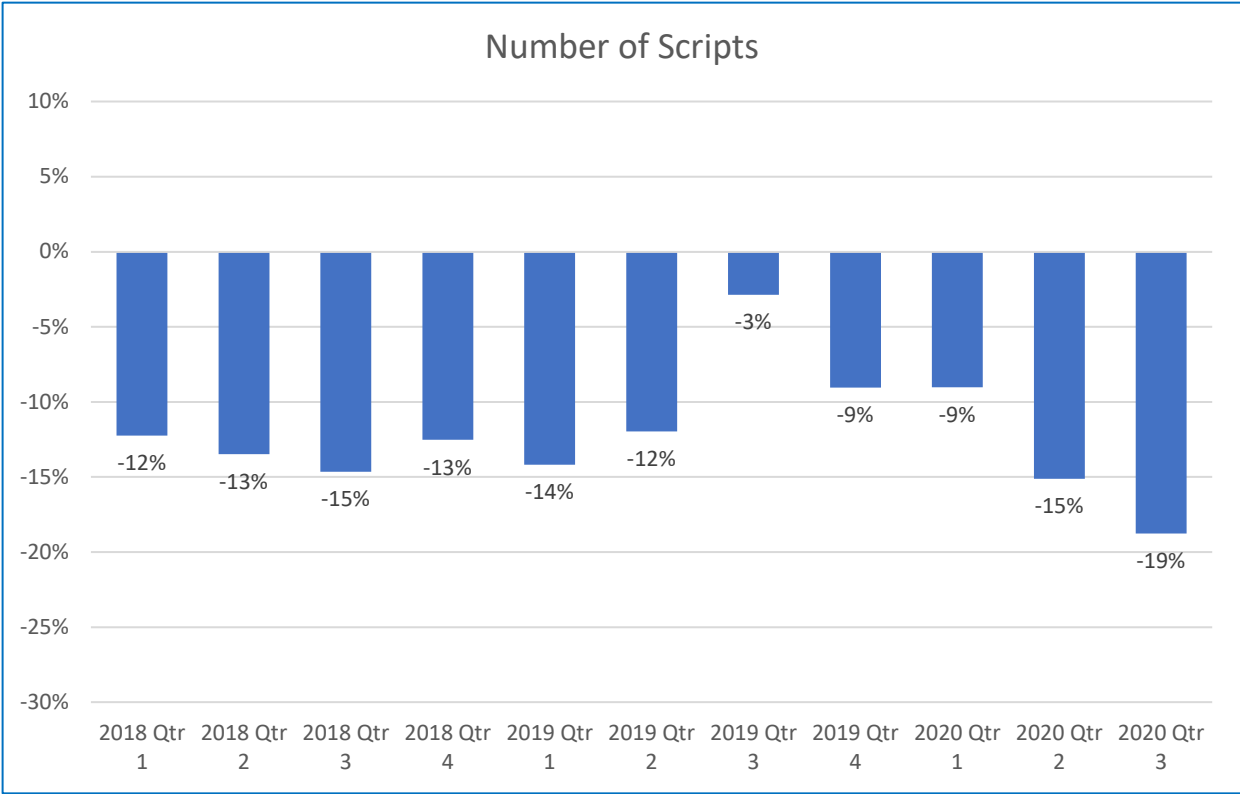
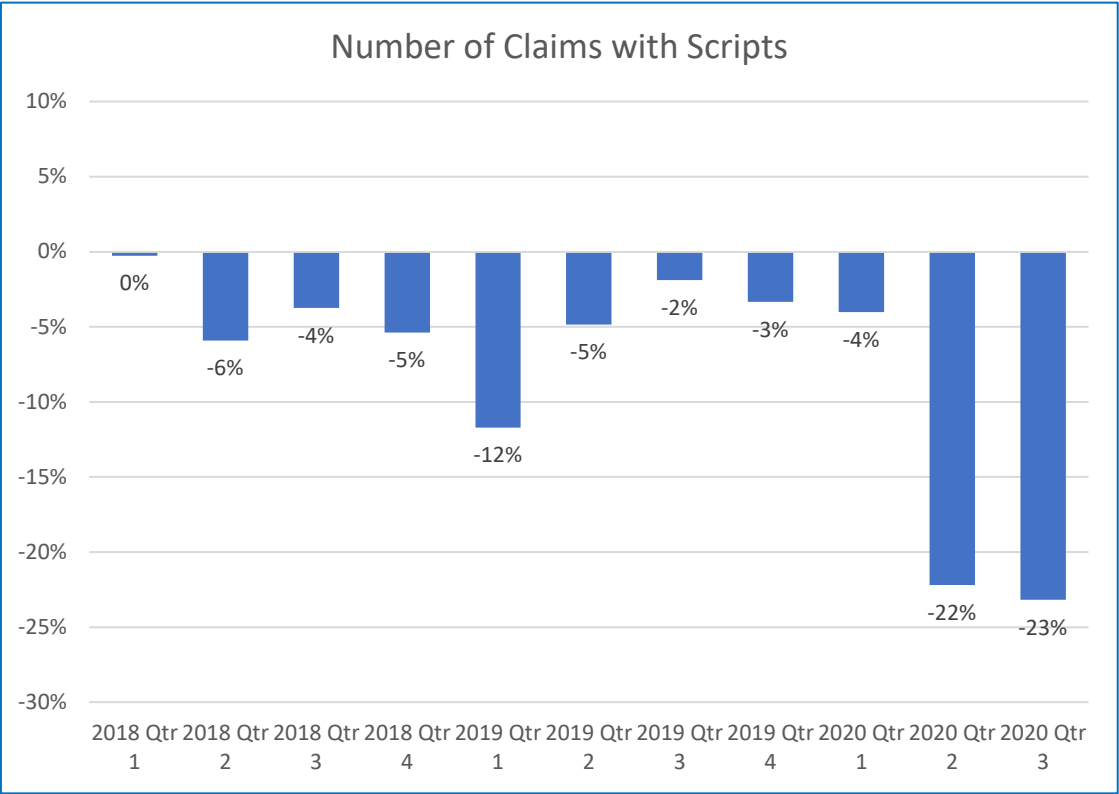
Slight Increase  
17.5 days to 18.9 days

Increase (due to less medical  
share)

# Pennsylvania Claims – Medical Procedures



# Pennsylvania Claims – Prescriptions



**Pennsylvania Compensation Review Bureau**  
**Medical Data Call Overview Report<sup>1</sup>**  
**Medical Procedure Data**

Activity Period <sup>3</sup>	Number of Claims with Payment(s)	Number of Procedures <sup>2</sup>	Procedure Units	Medical Amount Charged	Medical Amount Paid	Average Procedures per Claim	Average Units Per Procedure	Average Procedure Units per Claim	Average Payment per Procedure	Average Payment per Unit	Average Payment per Claim
Quarter 1, 2018	71,439	1,151,079	3,708,885	\$338,147,975	\$168,492,334	16.11	3.22	51.92	\$146.38	\$45.43	\$2,358.55
Quarter 2, 2018	70,204	1,141,417	4,059,752	\$345,568,581	\$172,643,360	16.26	3.56	57.83	\$151.25	\$42.53	\$2,459.17
Quarter 3, 2018	69,765	1,076,182	3,510,401	\$317,485,762	\$160,592,596	15.43	3.26	50.32	\$149.22	\$45.75	\$2,301.91
Quarter 4, 2018	69,881	1,088,559	3,763,812	\$336,232,534	\$168,964,565	15.58	3.46	53.86	\$155.22	\$44.89	\$2,417.89
Quarter 1, 2019	65,323	1,018,878	3,125,364	\$328,064,617	\$161,638,856	15.60	3.07	47.84	\$158.64	\$51.72	\$2,474.46
Quarter 2, 2019	67,650	1,111,566	3,439,509	\$341,630,945	\$169,965,669	16.43	3.09	50.84	\$152.91	\$49.42	\$2,512.43
Quarter 3, 2019	68,384	1,062,438	3,046,608	\$349,303,191	\$174,879,266	15.54	2.87	44.55	\$164.60	\$57.40	\$2,557.31
Quarter 4, 2019	66,548	1,056,005	3,074,826	\$331,419,026	\$162,706,321	15.87	2.91	46.20	\$154.08	\$52.92	\$2,444.95
Quarter 1, 2020	63,524	1,012,166	2,990,574	\$330,021,727	\$162,073,941	15.93	2.95	47.08	\$160.13	\$54.19	\$2,551.38
Quarter 2, 2020	53,730	804,794	2,325,079	\$263,085,797	\$130,205,822	14.98	2.89	43.27	\$161.79	\$56.00	\$2,423.34
Quarter 3, 2020	50,960	772,395	2,446,741	\$268,194,785	\$132,429,944	15.16	3.17	48.01	\$171.45	\$54.13	\$2,598.70

**Percent Change from Prior Year's Quarter**

Activity Period <sup>3</sup>	Number of Claims with Payment(s)	Number of Procedures <sup>2</sup>	Procedure Units	Medical Amount Charged	Medical Amount Paid	Average Procedures per Claim	Average Units Per Procedure	Average Procedure Units per Claim	Average Payment per Procedure	Average Payment per Unit	Average Payment per Claim
Quarter 1, 2018	5.11%	3.72%	13.35%	9.86%	12.09%	-1.32%	9.29%	7.84%	8.07%	-1.12%	6.64%
Quarter 2, 2018	0.33%	-2.02%	17.13%	5.87%	7.43%	-2.35%	19.54%	16.74%	9.65%	-8.28%	7.08%
Quarter 3, 2018	-3.58%	-4.85%	1.56%	-1.44%	1.18%	-1.32%	6.73%	5.33%	6.34%	-0.37%	4.94%
Quarter 4, 2018	-4.64%	-3.52%	5.17%	0.11%	1.57%	1.18%	9.00%	10.29%	5.27%	-3.42%	6.52%
Quarter 1, 2019	-8.56%	-11.48%	-15.73%	-2.98%	-4.07%	-3.20%	-4.80%	-7.84%	8.38%	13.84%	4.91%
Quarter 2, 2019	-3.64%	-2.62%	-15.28%	-1.14%	-1.55%	1.06%	-13.00%	-12.08%	1.09%	16.20%	2.17%
Quarter 3, 2019	-1.98%	-1.28%	-13.21%	10.02%	8.90%	0.72%	-12.09%	-11.46%	10.30%	25.47%	11.10%
Quarter 4, 2019	-4.77%	-2.99%	-18.31%	-1.43%	-3.70%	1.87%	-15.79%	-14.21%	-0.74%	17.87%	1.12%
Quarter 1, 2020	-2.75%	-0.66%	-4.31%	0.60%	0.27%	2.15%	-3.68%	-1.60%	0.93%	4.79%	3.11%
Quarter 2, 2020	-20.58%	-27.60%	-32.40%	-22.99%	-23.39%	-8.84%	-6.63%	-14.89%	5.81%	13.33%	-3.55%
Quarter 3, 2020	-25.48%	-27.30%	-19.69%	-23.22%	-24.27%	-2.44%	10.47%	7.77%	4.16%	-5.71%	1.62%

<sup>1</sup>Values not shown for cells containing data for single claim, employer or carrier

<sup>2</sup>Count of Medical Data Call Records, each representing a medical bill line item

<sup>3</sup>All Transaction Dates within Transaction Dates 1st quarter 2018 - 3rd quarter 2020

**Pennsylvania Compensation Review Bureau**  
**Medical Data Call Overview Report<sup>1</sup>**  
**Prescription Drug Data**

Activity Period <sup>3</sup>	Number of Claims with Payment(s)	Number of Scripts <sup>2</sup>	Script Units	Medical Amount Charged	Medical Amount Paid	Average Scripts per Claim	Average Units Per Script	Average Script Units per Claim	Average Payment per Script	Average Payment per Unit	Average Payment per Claim
Quarter 1, 2018	20,470	86,232	5,312,138	\$25,549,603	\$19,811,495	4.21	61.60	259.51	\$229.75	\$3.73	\$967.83
Quarter 2, 2018	19,417	82,279	5,164,901	\$24,436,340	\$18,856,656	4.24	62.77	266.00	\$229.18	\$3.65	\$971.14
Quarter 3, 2018	19,513	77,377	4,675,200	\$22,390,250	\$17,327,655	3.97	60.42	239.59	\$223.94	\$3.71	\$888.01
Quarter 4, 2018	19,379	76,604	4,369,429	\$21,800,596	\$16,582,047	3.95	57.04	225.47	\$216.46	\$3.80	\$855.67
Quarter 1, 2019	18,072	73,999	4,403,789	\$21,469,757	\$16,256,654	4.09	59.51	243.68	\$219.69	\$3.69	\$899.55
Quarter 2, 2019	18,478	72,440	4,353,280	\$20,613,847	\$15,637,546	3.92	60.10	235.59	\$215.87	\$3.59	\$846.28
Quarter 3, 2019	19,147	75,169	4,362,180	\$21,365,256	\$16,003,492	3.93	58.03	227.83	\$212.90	\$3.67	\$835.82
Quarter 4, 2019	18,732	69,675	4,004,081	\$19,422,107	\$14,609,804	3.72	57.47	213.76	\$209.69	\$3.65	\$779.94
Quarter 1, 2020	17,346	67,318	4,033,825	\$20,000,443	\$14,913,993	3.88	59.92	232.55	\$221.55	\$3.70	\$859.79
Quarter 2, 2020	14,378	61,492	3,797,252	\$19,006,171	\$14,633,378	4.28	61.75	264.10	\$237.97	\$3.85	\$1,017.76
Quarter 3, 2020	14,708	61,064	3,902,642	\$19,403,796	\$14,776,396	4.15	63.91	265.34	\$241.98	\$3.79	\$1,004.65

**Percent Change from Prior Year's Quarter**

Activity Period <sup>3</sup>	Number of Claims with Payment(s)	Number of Scripts <sup>2</sup>	Script Units	Medical Amount Charged	Medical Amount Paid	Average Scripts per Claim	Average Units Per Script	Average Script Units per Claim	Average Payment per Script	Average Payment per Unit	Average Payment per Claim
Quarter 1, 2018	-0.26%	-12.24%	-15.39%	-15.73%	-17.31%	-12.01%	-3.59%	-15.16%	-5.78%	-2.27%	-17.09%
Quarter 2, 2018	-5.91%	-13.48%	-15.16%	-16.90%	-18.73%	-8.04%	-1.94%	-9.83%	-6.07%	-4.21%	-13.62%
Quarter 3, 2018	-3.73%	-14.64%	-17.81%	-23.26%	-24.13%	-11.33%	-3.71%	-14.62%	-11.12%	-7.69%	-21.19%
Quarter 4, 2018	-5.39%	-12.52%	-19.84%	-18.41%	-20.36%	-7.55%	-8.36%	-15.28%	-8.95%	-0.65%	-15.82%
Quarter 1, 2019	-11.71%	-14.19%	-17.10%	-15.97%	-17.94%	-2.80%	-3.39%	-6.10%	-4.38%	-1.02%	-7.06%
Quarter 2, 2019	-4.84%	-11.96%	-15.71%	-15.64%	-17.07%	-7.49%	-4.27%	-11.43%	-5.81%	-1.61%	-12.86%
Quarter 3, 2019	-1.88%	-2.85%	-6.70%	-4.58%	-7.64%	-1.00%	-3.95%	-4.91%	-4.93%	-1.01%	-5.88%
Quarter 4, 2019	-3.34%	-9.05%	-8.36%	-10.91%	-11.89%	-5.90%	0.75%	-5.20%	-3.13%	-3.86%	-8.85%
Quarter 1, 2020	-4.02%	-9.03%	-8.40%	-6.84%	-8.26%	-5.22%	0.69%	-4.57%	0.85%	0.15%	-4.42%
Quarter 2, 2020	-22.19%	-15.11%	-12.77%	-7.80%	-6.42%	9.09%	2.76%	12.10%	10.24%	7.28%	20.26%
Quarter 3, 2020	-23.18%	-18.76%	-10.53%	-9.18%	-7.67%	5.75%	10.13%	16.47%	13.66%	3.21%	20.20%

<sup>1</sup>Values not shown for cells containing data for single claim, employer or carrier

<sup>2</sup>Count of Medical Data Call Records, each representing a medical bill line item

<sup>3</sup>All Transaction Dates within Transaction Dates 1st quarter 2018 - 3rd quarter 2020